DOCUMENT RESUME

ED 183 125 HE 012 398

TITLE The Distribution of Types and Packages of Student Aid Among Freshmen.
INSTITUTION American Council on Education, Washington, D.C. Policy Analysis Service.
SPONS AGENCY Lilly Endowment, Inc., Indianapolis, Ind.
PUB DATE 22 May 79
NOTE 29p.

EDRS PRICE MF01/PC02 Plus Postage.
DESCRIPTORS *College Freshmen; College Students; *Eligibility; Family Income; *Federal Aid; *Federal Programs; Grants; Higher Education; Need Analysis (Student Financial Aid); State Aid; *Student Financial Aid; Student Needs; Surveys; Tables (Data); *Work Study Programs
IDENTIFIERS Basic Educational Opportunity Grants; Cooperative Institutional Research Program

ABSTRACT

Presented are extensive data tables showing the distribution of types and packages of student financial aid in the United States, according to family income, tuition level, and institutional control. Data are drawn from the data bank of the Cooperative Institutional Research Program. Federal need-based aid is emphasized. Some narration is provided, and federal policy implications are discussed. It is noted that almost half of all freshmen received some form of aid from some source; a little less than half these students had family incomes under $12,500. However, there were still substantial numbers of low-income students who did not receive aid. Self-help programs were found to be clearly useful in aiding higher-income students. Basic Educational Opportunity Grants (BEOG) were the only awards received by 57 percent of the survey respondents. Supplemental Educational Opportunity Grants were almost always part of a larger package. About half those receiving state or institutional grants also received some federal aid. The College Work-Study Program was the self-help program with the largest participation by low-income students, and federal self-help was often the only form of federal assistance received. Nearly two-thirds of the aided students received only a single award of any kind. It is concluded that (1) the BEOG formula and Uniform Methodology should be evaluated in terms of the characteristics of low-income students not now eligible; (2) appropriations for self-help programs should be made with the knowledge that it is the only form available to some; and (3) how BEOG-only students finance their education should be closely examined. (MSE)

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THE DISTRIBUTION OF TYPES AND PACKAGES OF STUDENT AID AMONG FRESHMEN

A Paper Prepared by the Policy Analysis Service of the
American Council on Education

Produced as part of a project funded by the Lilly Endowment

Washington, D.C.

May 22, 1979

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THE DISTRIBUTION OF TYPES AND PACKAGES OF STUDENT AID AMONG FRESHMEN

BACKGROUND

This analysis of the distribution of types and packages of student aid, emphasizing federal need-based aid, will discuss the proportion of students receiving assistance by family income, level of student charges, and control of institution, and propose some policy implications from the data presented. purpose

The use of first-time, full-time freshman data has the advantage of describing the variety of aid colleges and the government provide for the students' first year, when they are making a commitment to attend college in general and a decision about a specific college in particular. The use of CIRP* data for the analysis enables us to analyze aid received by individual students with a specific family income attending colleges and universities with particular characteristics. These data, however, cannot be assumed to reflect accurately the distribution of all forms of aid for all four classes of undergraduates. For example, the institution has discretion in selecting recipients for certain forms of assistance and therefore must make judgments regarding which students receive different forms of support; loans are a specific example of a form of assistance which is probably not uniformly distributed among all four classes of students, because of institutional and commercial lender reluctance for freshmen to become heavily indebted, and perhaps reluctance on the part of the freshmen themselves. It should also be emphasized that, since part-time freshmen are not included, one cannot assume that this data and analysis would be valid for these students.

FEDERAL POLICY IMPLICATIONS

- Aid is widely available across the family income spectrum but is especially concentrated among low-income students, primarily because of the size of the BEOG program and its formula which targets the funds on low-income students. There are still, however, substantial numbers of low-income students, particularly in low-tuition institutions, who apparently do not receive any aid, including federal aid. The hypothesis is that these students are primarily financially independent students, and dependent students disqualified by family assets; there should be further analysis of the precise reasons for this significant proportion of low-income students who receive no aid.

*The Cooperative Institutional Research Program (CIRP) conducts an annual national sample survey of first-time full-time freshmen cosponsored by the ACE and UCLA. The questionnaire is filled out by the students at the beginning of the fall semester.

- Since this analysis does not include data on amounts of aid received under the various programs, it is not possible to make precise statements about what proportion of these students' expenses are covered by student aid. Making some assumptions, however, about the amounts received by income groups under the BEOG formula, and about average grants under the other programs,* we can tentatively assume that many students receive modest support (e.g., $500-700), that very low-income students receive more (since they receive a larger BEOG** and receive more of the grant packages), but that there is still a proportion of low-income students, even in high-tuition institutions, who get a BEOG, perhaps a GSL, but no college, state, or other federal grant or federal need-based self-help. Further analysis is needed to identify better the characteristics of these students, how they are financing their educations, and the institutional resources, or lack thereof, which produce such a substantial percentage of "BEOG only" awards.

- In addition to supplementing grants for low-income students, the self-help programs have a distinctive role in aiding slightly higher-income students, particularly in higher-tuition institutions, who have documented need but who are not eligible for a federal need-based grant, or who are attending institutions with inadequate SEOG funds.

- In summary, (a) the BEOG formula and the Uniform Methodology which is widely used in awarding campus-based federal aid, should be evaluated in terms of the characteristics of the low-income students not eligible for a BEOG, or the campus-based program, (b) recommended appropriation levels for the need-based self-help programs should be developed with the understanding that these funds will be awarded to many students who will not receive federal grants but who have documented financial need, (c) further investigation is needed into how the large number of "BEOG only" recipients are financing their education to explore to what extent funding insufficiency is creating undue hardship for these students and their families.

PROPORTION OF AIDED STUDENTS

Of all freshmen, regardless of income, almost half (47%) received some form of aid from some source: federal, state, and/or private (Table 1). A little less than half of these students had family incomes below $12,500 (Table 2). The income for independent students is the income of the student himself, and for dependent students, that of the student's family. Thus not all low-income students received aid, and many who received aid are from families considered middle-income.

*Atelsek and Gomberg. Estimated Number of Student Aid Recipients 1976-77. HEP Report #36, ACE, September 1977.

**The BEOG legislation (Higher Education Act Title IV Sec. 411(a)(2)(B)(i)), however, limits the maximum award to half the student's cost of attendance.

The most widely available form of aid in 1977-78 was the BEOG, a federal program awarded on the basis of a single national formula. BEOG awards were received by 23% of all freshmen (Table 3). The next most widely available forms of aid were state grants and grants from colleges from their own resources (13% received a grant from each source). The college-work-study (CWS) program followed next with 11% of the students receiving an award.

After this point, there was another large drop in the proportion of all students receiving any form of aid: NDSL, GSL, and SEOG were each awarded to approximately 6% of the students. Since many more NDSL and GSL awards are generally awarded to undergraduates than SEOGs*, the two loan programs appear to be underrepresented among freshmen.

BEOG, SEOG, CWS, and NDSL awards are all need based, and 30% of all freshmen were aided by one or more of these programs (unduplicated count, (Table 4)). Though 30% of all freshmen came from families with incomes below $12,500 (Table 5), not all these low-income students were aided by the federal need-based programs: 70% received aid from some source, but only 60% received any federal need-based award (Tables 1 and 4). The most obvious groups who would have trouble qualifying for federal need-based aid in spite of low-income status are financially independent students, and dependent students whose families have assets, particularly farm assets. In summary, even though 30% of all freshmen received federal need-based aid, a significant proportion of aided students were from families with incomes above $12,500; and a significant proportion of freshmen with family incomes below $12,500 did not receive federal aid.

FEDERAL NEED-BASED GRANTS: BEOG AND SEOG

Low-income students received a higher percent of the BEOG and SEOG awards than any other form of federal need-based assistance (Table 6). 69% of BEOG awards and 66% of SEOG awards went to students with family incomes below $12,500.

The BEOG award was, however, the only form of federal need-based assistance received by 57% of the BEOG recipients (Table 7). 75% of these "BEOG only" recipients were attending institutions with tuition of less than $1000, but 12% were attending institutions with tuition over $2000 (Table 8). A substantial number of students at institutions of the same tuition level did not receive a BEOG but did receive a CWS and/or NDSL award (Table 9). The question arises as to why these BEOG recipients did not receive a package of federal need-based aid when non-BEOG recipients were receiving federal self-help.

An analysis of "BEOG only" recipients at institutions with tuition above $2000 indicates that one-half did receive a state and/or college grant in addition to their BEOG (Table 10). A related consideration is that the median income for "BEOG only" recipients is higher in institutions with tuition above $700 than for other BEOG recipients in similar institutions, which may reflect the rationing philosophy of student financial aid officers (Table 11). It would be useful to know if many of those who received "BEOG only" were attending

*Atelsek and Gomberg. Ibid.

the same institutions as those receiving only CWS and/or NDSL, since the median income for that latter group is even higher than for "BEOG only" students. That is, can we conclude that financial aid officers, even at higher-priced institutions, give a BEOG + SEOG* award (with or without self-help) to the lowest income students, BEOG with federal self-help to the next lowest, BEOG only to the next higher, and federal self-help only to the highest eligible income students?

In contrast to BEOG awards, most SEOG awards are part of a federal package. Only 8% of the SEOG recipients received a SEOG only with no other federal need-based aid (Table 7).

STATE AND INSTITUTIONAL GRANTS

There were approximately the same number of state and college grants made to 1977-78 freshmen, but the income distribution was slightly different. Almost half of the state awards went to students from families with incomes under $12,500, whereas about one-third of college grants went to such students (Table 6).

Approximately half of those receiving state or college grants also received one or more forms of federal need-based aid. Approximately 13% of the freshmen received a state grant, but only 8% received a state grant plus one or more forms of federal need-based aid (Tables 3 and 12). Approximately 13% received a college grant, but only 7% received a college grant plus one or more forms of federal need based aid.

Relatively few students received both a BEOG and a SEOG plus a state and/or college grant; whereas a few more received a BEOG plus a state and/or college grant but not SEOG (1.5% vs. 5.7%) (Table 12).

SELF-HELP PROGRAMS

The forms of self-help included in this analysis are the three federal programs (College Work/Study, National Direct Student Loan, and Guaranteed Student Loan) plus college loans and other private loans. Student earnings apart from these programs are not covered.

Among these self-help programs, the program with the largest proportion of low-income students is the CWS program; slightly over half the CWS recipients are from families with incomes under $12,500 (Table 6). Almost half the NDSL recipients (45%) and college loan recipients (43%) come from families below $12,500. Students from families of under $12,500 constitute less than a third of GSL and other private loan recipients.

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*SEOG awards are generally made only to very low-income students because the statute (Higher Education Act Title IV Sec. 413C.(a)(2)(C)) specifies that a student must have "exceptional financial need" to be eligible for a SEOG. OE regulation has defined exceptional need to mean that the expected family contribution cannot exceed 1/2 the cost of attendance. (Federal Register, 11-24-76, p. 51977)

Federal self-help is often the only form of federal assistance received by many students. Over a fourth of the CWS and NDSL recipients received only that one form of federal aid, and 19% of freshmen receiving federal need-based aid received only CWS and/or NDSL. A significantly higher proportion of these students were attending institutions with tuition above $2000 than lower-priced institutions (Table 9). These were predominately students from families with incomes above $12,500 (Table 13). Nearly half of the GSL recipients received no other form of federal aid (Table 7).

TRENDS OVER TIME IN DISTRIBUTION AND PACKAGING OF FEDERAL AID

The majority of aided students (nearly two out of three) only received a single award. The BEOG program continues to dominate the need-based programs and nearly half of the recipients still receive only a BEOG.

Tables 14 and 15 trace changes in the packaging and distribution of awards over a recent three year period (1974-75 to 1977-78). Only the OE need-based awards are examined (BEOG, SEOG, CWS, and NDSL). Table 14 shows that a slightly higher proportion of aid recipients are currently receiving packages of aid than in the past.

Table 15 examines the distribution of need-based awards by level of family income. The grant monies (BEOG and SEOG) continue to aid predominately low-income students. On the other hand, the self-help awards are increasingly being awarded to higher-income students. This shift has been dramatic over the last three years and is attributed at least in part to the growth in the BEOG program.

Table 1

PROPORTION OF FRESHMEN RECEIVING AID[1]
BY FAMILY INCOME, INSTITUTIONAL CONTROL, AND TUITION LEVEL
1977-78

Control + Tuition and Fees	Family Income: Less than $6000	$6-10,000	$10-12,500	$12,5-15,000	$15-20,000	$20-25,000	$25,000 and over	Total
Pub. <$300	66%[2]	59%	45%	34%	29%	25%	22%	37%
" $301-700	80%	71%	59%	47%	41%	32%	20%	46%
" $701-900	74%	72%	62%	55%	50%	40%	22%	44%
" >$900	73%	73%	65%	60%	53%	38%	21%	46%
Priv. <$1000	86%	82%	83%	72%	47%	38%	21%	59%
" $1001-2000	88%	86%	79%	74%	71%	62%	43%	68%
" $2001-3000	88%	88%	85%	80%	78%	70%	37%	65%
" >$3000	89%	92%	88%	86%	83%	75%	32%	56%
Total	76%	72%	61%	52%	48%	39%	25%	47%
	70%			49%		30%		

[1]Aid includes one or more of the following: grants, loans and/or work/study, from federal, state and/or private sources, and Social Security and V.A. educational benefits.

[2]To read: 66% of 1977 freshmen who had family incomes of less than $6,000, and who were enrolled in public institutions with tuition of less than $300 received some form of aid.

Source: ACE/PAS, February 1979, using CIRP data on first-time full-time freshmen.

Table 2

DISTRIBUTION OF AIDED[1] FRESHMEN
BY FAMILY INCOME, INSTITUTIONAL CONTROL, AND TUITION LEVEL
1977-78

Control + Tuition and Fees	Family Income: Less than $6000	$6-10,000	$10-12,500	$12,5-15,000	$15-20,000	$20-25,000	$25,000 and over	Total
Pub. < $300	5.3%[2]	2.9%	2.1%	1.8%	2.3%	2.0%	3.1%	19.6%
" $301-700	6.9%	5.4%	4.2%	3.4%	4.5%	3.0%	3.2%	30.6%
" $701-900	1.7%	1.8%	1.7%	1.6%	2.6%	2.0%	2.3%	13.6%
" > $900	0.8%	1.0%	0.9%	1.0%	1.6%	0.9%	0.9%	7.2%
Priv. < $1000	0.3%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	1.3%
" $1001-2000	1.6%	1.3%	1.1%	1.0%	1.4%	1.0%	1.4%	8.9%
" $2001-3000	1.0%	1.2%	1.2%	1.2%	2.0%	1.6%	1.9%	10.2%
" > $3000	0.6%	0.7%	0.8%	0.8%	1.6%	1.5%	2.6%	8.7%
Total	18.2%	14.6%	12.2%	11.0%	16.2%	12.2%	15.5%	100%
	45%			27.2%		27.7%		

[1]Aid includes one or more of the following: grants, loans, and/or work/study from federal, state and/or private sources, Social Security and V.A. educational benefits.

[2]To read: 5.3% of 1977 freshmen who received some form of aid were enrolled in public institutions with tuition of less than $300.

Source: ACE/PAS, February 1979, using CIRP data on first-time full-time freshmen.

Table 3

PROPORTION OF FRESHMEN RECEIVING VARIOUS FORMS OF AID
1977-78

Aid Form	% Receiving
BEOG	23%[1]
State Grant	13%
College Grant	13%
CWS	11%
SEOG	6%
NDSL	6%
GSL	6%
Social Security Educational Benefits	4%
College Loan	3%
Other Loan	3%
V.A. Educational Benefits	0.4%

[1]To read: 23% of all 1977-78 freshmen received a BEOG.

Source: ACE/PAS, February 1979, using CIRP data on first-time full-time freshmen.

Table 4

PROPORTION OF FIRST-TIME FULL-TIME FRESHMEN
RECEIVING OFFICE OF EDUCATION NEED-BASED AID
BY GROSS FAMILY INCOME AND LEVEL OF TUITION AND FEES
(UNDUPLICATED COUNT)
1977-78

	Family Income						
Tuition and Fees	<$10,000	$10,000-$12,499	$12,500-$14,999	$15,000-$19,999	$20,000-$24,999	>$25,000	Total
<$700	62%[a]	36%	21%	15%	9%	6%	26%[c]
$701-1,000	65%	46%	34%	26%	16%	7%	28%
$1,001 2,000	77%	57%	45%	36%	23%	11%	38%
>$2,000	78%	68%	59%	52%	38%	12%	37%
TOTAL	66%[b]	46%	34%	28%	18%	8%	30%[d]
	60%		30%		11%		

[a] 62% of the first-time full-time (FTFT) freshmen in institutions with tuitions of less than $700, and from families of less than $10,000 gross income, received one or more forms of Office of Education need-based aid in 1977-78, i.e., BEOG, SEOG, NDSL, or CWS award.

[b] 66% of FTFT freshmen from families of less than $10,000 gross income received one or more forms of OE need-based aid.

[c] 26% of FTFT freshmen in institutions with tuition less than $700 received one or more forms of OE need-based aid.

[d] 30% of FTFT freshmen received one or more forms of OE need-based aid.

Source: ACE/PAS, February 1979 using CIRP data on first-time full-time freshmen.

Table 5

DISTRIBUTION OF FRESHMEN
BY FAMILY INCOME, INSTITUTIONAL CONTROL, AND TUITION LEVEL
1977-78

Control + Tuition and Fees	Family Income: Less than $6000	$6-10,000	$10-12,500	$12,5-15,000	$15-20,000	$20-25,000	$25,000 and over	Total
Pub. <$300	3.8%[1]	2.3%	2.2%	2.5%	3.8%	3.8%	6.6%	24.9%
" $301-700	4.1%	3.6%	3.4%	3.4%	5.2%	4.4%	7.5%	31.5%
" $701-900	1.1%	1.2%	1.3%	1.4%	2.4%	2.4%	4.9%	14.5%
" >$900	0.5%	0.6%	0.7%	0.8%	1.4%	1.2%	2.1%	7.3% [78.2%]
Priv. <$1000	0.2%	0.1%	0.1%	0.1%	0.2%	0.1%	0.2%	1.1%
" $1001-2000	0.9%	0.7%	0.7%	0.6%	1.0%	0.8%	1.5%	6.1%
" $2001-3000	0.5%	0.6%	0.7%	0.7%	1.2%	1.1%	2.5%	7.3%
" >$3000	0.3%	0.4%	0.4%	0.5%	0.9%	0.9%	3.9%	7.3% [21.8%]
Total	11.3%	9.6%	9.4%	10.0%	16.0%	14.7%	29.1%	100.0%
	30.3%			26%		43.8%		

[1] To read: 3.8% of all 1977 freshmen had family incomes of less than $6,000, and were enrolled in public institutions with tuition of less than $300.

Source: ACE/PAS, February 1979, using CIRP data on first-time full-time freshmen.

Table 6

DISTRIBUTION OF STUDENT AID AWARDS TO FIRST-TIME FULL-TIME FRESHMEN
BY LEVEL OF FAMILY INCOME
1977-78

Student Aid Program	Family Income: Less than $6,000	$6,000-$9,999	$10,000-$12,499	$12,500-$14,999	$15,000-$19,999	$20,000-$24,999	$25,000 & over	Total
BEOG	31.0%[a]	23.0%	14.6%	9.7%	10.1%	5.4%	6.2%	100.0%
SEOG	29.0	21.4	15.4	11.6	12.4	5.5	4.6	100.0
CWS	20.0	16.7	14.5	12.4	17.8	10.0	8.5	100.0
NDSL	15.0	15.5	14.9	13.9	20.7	12.0	8.0	100.0
GSL	9.9	9.6	11.1	12.6	21.1	16.9	18.8	100.0
State Scholarship or Grant	15.2	15.9	14.4	13.4	18.5	11.3	11.3	100.0
College Grant	9.5	10.8	11.4	11.8	19.5	15.9	21.2	100.0
College Loan	15.6	13.4	13.7	14.2	18.7	12.7	11.6	100.0
All Other Loans	9.3	9.0	11.0	11.6	19.9	17.6	21.5	100.0
Personal G.I. Benefits	37.4	17.5	17.6	7.2	6.9	4.3	9.1	100.0
Social Security	38.9	24.2	12.2	8.3	7.5	4.1	4.8	100.0
Students receiving aid from at least one of the above programs (unduplicated count)	17.0	14.1	12.0	11.1	16.6	12.6	16.7	100.0

Note: More detailed distributions of these programs by family income and cost of institution attended are available from the Policy Analysis Service.

[a]To read: 31.0% of the total BEOG awards received by first-time full-time freshmen (312,000) went to students with a gross family income of less than $6,000.

Source: ACE/PAS, February 1979, based on CIRP data on first-time full-time freshmen.

Table 7

PROPORTION OF FEDERALLY AIDED FRESHMEN
RECEIVING ONLY ONE FORM OF FEDERAL AID
1977-78

Aid Form	% of Recipients Receiving Only This Form
BEOG	57%[1]
SEOG	8%
CWS	27%
NDSL	27%
GSL	47%

[1]To read: 57% of BEOG recipients did not receive a SEOG, CWS, NDSL, or GSL award.

Source: ACE/PAS, February 1979 using CIRP data on first-time, full-time freshmen.

Table 8

COST OF INSTITUTION DISTRIBUTION OF "BEOG ONLY" FRESHMEN RECIPIENTS[1]
BY COST OF INSTITUTION
1977-78

Tuition + Fees	% of Recipients
< $700	50%[2]
$701-1000	25%
$1001-2000	13%
> $2000	12%
	100%

[1]Freshmen receiving a BEOG but no SEOG, CWS, or NDSL.

[2]To read: 50% of the "BEOG only" recipients were enrolled in institutions with tuition of less than $700.

Source: ACE/PAS, February 1979, using CIRP data for first-time full-time freshmen.

Table 9

DISTRIBUTION OF AWARDS RECEIVED BY FRESHMEN
BY LEVEL OF TUITION AND FEES CHARGED
1977-78

Type of Award or Package	Total	Tuition and Fees <$700	$701-1,000	$1,001-2,000	>$2,000
BEOG only	43%[1]	59%	43%	37%	22%
SEOG only	2	1	2	2	2
CWS only	10	7	10	10	16
NDSL only	6	2	8	7	10
Subtotal	61%	69%	63%	56%	50%
BEOG + SEOG	6%	6%	7%	7%	3%
BEOG + CWS or NDSL	17	15	16	20	20
BEOG + SEOG + CWS	5	5	5	6	4
SEOG + CWS or NDSL	3	1	3	4	7
CWS + NDSL	3	1	2	3	7
Other	5	3	5	6	7
Subtotal	39%	31%	38%	46%	48%
Total	100%	100%	100%	100%	100%

[1]To read: 45% of 1977-78 freshmen receiving federal need-based aid received only a BEOG, and no other federal need-based aid.

Note: Totals may not add due to rounding.

Source: ACE/PAS, February 1979, based on CIRP data on first-time full-time freshmen.

Table 10

"BEOG ONLY" + GSL/STATE/COLLEGE/STATE & COLLEGE AWARDS--1977-78

Tuition and Fees	Family Income <$6000	$6000-9999	$10,000-12,499	$12.5-14,999	$15-19,999	$20-24,999	>$25,000	Total
<$700								
BEOG only Fed.[1]	100%	100%	100%	100%	100%	100%	100%	100%
+ state & coll.	1%	1%	1%	2%	1%	3%	1%	1%
+ state	8%	11%	12%	10%	11%	7%	10%	10%
+ coll.	3%	6%	8%	6%	2%	4%	4%	4%
+ GSL	2%	3%	4%	5%	6%	3%	3%	3%
BEOG only[2]	86%	79%	75%	77%	80%	83%	82%	82%
$701-$1000								
BEOG only Fed.[1]	100%	100%	100%	100%	100%	100%	100%	100%
+ state & coll.	4%	4%	4%	4%	4%	3%	3%	4%
+ state	19%	22%	23%	21%	19%	15%	14%	20%
+ coll.	7%	7%	7%	7%	5%	5%	4%	6%
+ GSL	6%	7%	10%	14%	14%	13%	12%	10%
BEOG only[2]	64%	60%	56%	54%	58%	64%	67%	60%
$1001-2000								
BEOG only Fed.[1]	100%	100%	100%	100%	100%	100%	100%	100%
+ state & coll.	6%	7%	9%	7%	3%	2%	2%	6%
+ state	23%	28%	24%	22%	18%	13%	6%	21%
+ coll.	9%	9%	10%	9%	7%	5%	4%	8%
+ GSL	10%	12%	18%	20%	14%	13%	8%	13%
BEOG only[2]	52%	44%	39%	42%	58%	67%	80%	52%
> $2000								
BEOG only Fed.[1]	100%	100%	100%	100%	100%	100%	100%	100%
+ state & coll.	18%	21%	22%	20%	16%	10%	4%	15%
+ state	32%	29%	26%	24%	18%	16%	11%	22%
+ coll.	13%	14%	14%	14%	16%	11%	8%	13%
+ GSL	15%	17%	20%	25%	23%	22%	16%	19%
BEOG only[2]	22%	19%	18%	17%	27%	41%	61%	31%
TOTAL BEOG ONLY FED.[1]	100%	100%	100%	100%	100%	100%	100%	100%
TOTAL BEOG ONLY[2]	75%	64%	58%	56%	60%	66%	73%	66%

[1] BEOG only Fed. includes those students for whom the only source of federal need-based aid is a BEOG. It does not include any students receiving SEOG, CWS, or NDSL funds. Included students may, however, receive federally guaranteed loans through the GSL program.

[2] BEOG only as the only form of aid is slightly underestimated due to some overlap with GSL recipients and state or college aid recipients.

Note: Totals do not add due to rounding.

Source: ACE/PAS, March 1979, based on CIRP data on 1977 first-time full-time freshmen.

Table 11

MEDIAN FAMILY INCOME OF
FRESHMEN RECEIVING FEDERAL STUDENT AID
BY LEVEL OF TUITION & FEES CHARGED
1977-78

Aid Package	< $700	$701-$1000	$1001-2000	>$2000
BEOG & SEOG	less than $ 6,000	$ 8,448	$ 8,180	$ 9,917
BEOG & SEOG & CWS	7,504	8,452	7,704	10,784
BEOG & SEOG & NDSL &/or CWS	7,556	9,394	8,762	9,739
BEOG & CWS &/or NDSL	7,940	9,884	9,304	12,061
BEOG only	7,814	10,323	11,554	13,582
SEOG & CWS &/or NDSL	12,377	14,076	14,944	15,778
SEOG only	10,675	14,671	14,953	16,107
CWS only	15,693	17,443	16,569	19,335
NDSL only	15,699	17,647	17,156	19,132
CWS & NDSL	14,692	16,479	16,566	17,498
Undup. Count	8,402	11,489	11,708	14,195

Source: ACE/PAS, March 1979, using CIRP data on first-time, full-time freshmen.

Table 12

PROPORTION OF FRESHMEN RECEIVING AID PACKAGES
WHICH INCLUDED BOTH FEDERAL NEED-BASED AID
AND STATE OR COLLEGE GRANTS
1977-78

Award Package	% of All Freshmen Receiving Package
BEOG[1] + state/college grant	5.7%[2]
BEOG + SEOG[1] + state/college grant	1.5%
BEOG/SEOG/CWS/NDSL + state grant	8.2%[3]
BEOG/SEOG/CWS/NDSL + college grant	7.0%
BEOG/SEOG/CWS/NDSL + state and/or college grant	12.4%

[1]These categories may or may not include self-help aid such as loans and work/study.

[2]To read: 5.7% of the 1977-78 freshmen received a BEOG plus a state and/or college grant.

[3]To read: 8.2% of the 1977-78 freshmen received a state grant plus one or more of the following: BEOG, SEOG, NDSL, CWS.

Source: ACE/PAS, February 1979, using CIRP data on first-time full-time freshmen.

Table 13

DISTRIBUTION OF FRESHMEN FEDERAL STUDENT AID RECIPIENTS
BY GRANTS VS. SELF-HELP AWARDS

	Grants Only[a]	Self-Help Only[b]	Combination Grants and Self-Help[c]	Total[d]
A. Distribution of federally-aided freshmen who have:				
income < $12,500	57.9%[e]	7.4%	34.8%	100.0%
income > $12,500	39.7%	36.1%	24.2%	100.0%
Total	50.2%	19.5%	30.3%	100.0%
B. Distribution of federally-aided freshmen who receive each type of package, by:				
income < $12,500	66.6%[f]	21.8%	66.3%	57.7%
income > $12,500	33.4%	78.2%	33.7%	42.3%
Total	100.0%	100.0%	100.0%	100.0%
C. Distribution of Federally-aided freshmen by type of aid package, and by:				
income < $12,500	33.4%[g]	4.3%	20.1%	57.8%
income > $12,500	16.8%	15.3%	10.2%	42.2%
Total	50.2%	19.5%	30.3%	100.0%

a) Includes students who received only a BEOG, only a SEOG, or only a BEOG + SEOG.
b) Includes students who received only CWS, only NDSL, or only CWS + NDSL.
c) Includes students who received a BEOG and/or a SEOG and CWS and/or NDSL.
d) Includes students who received any combination of federal need-based student aid (BEOG, SEOG, CWS, NDSL).
e) To read: 57.9% of freshmen from families making less than $12,500, and receiving one or more forms of federal need-based aid, received only federal grants and no federal self-help.
f) To read: 66.6% of freshmen receiving only federal grants came from families making less than $12,500.
g) To read: 33.4% of freshmen receiving one or more forms of federal need-based aid received grants only and came from families making less than $12,500.

Source: ACE/PAS, February 1979 based on CIRP data on 1977 first-time full-time freshmen.

Table 14

DISTRIBUTION OF AWARDS TO FIRST-TIME FULL-TIME FRESHMEN

BY TYPE OF PACKAGE RECEIVED

1974-1977

Type of Award or Package	1974-75	1975-76	1976-77	1977-78
BEOG only	42.8%	44.2%	41.3%	42.9%[1]
SEOG only	2.5	2.2	1.7	1.7
CWS only	10.7	9.5	9.5	10.2
NDSL only	7.5	7.4	7.4	6.1
Subtotal	63.5%	63.3%	59.9%	60.9%
BEOG plus SEOG	4.6%	4.6%	5.3%	5.6%
BEOG plus CWS/NDSL	18.8	18.6	18.9	17.1
BEOG plus SEOG plus CWS	-	3.4	4.1	4.8
SEOG plus CWS/NDSL	2.6	2.9	3.2	3.4
CWS plus NDSL	-	3.1	3.2	3.2
Other	10.5	4.1	5.4	5.0
Subtotal	36.5%	36.7%	40.1%	39.1%
Total	100%	100%	100%	100%

[1]To read: 42.9% of the 1977 freshmen receiving federal need-based aid received only a BEOG and no other federal need-based aid.

Source: ACE/PAS, March 1979 based on CIRP data on 1977 first-time-full-time freshmen.

Table 15

DISTRIBUTION OF AIDED STUDENTS BY LEVEL OF FAMILY INCOME AND TYPE OF PACKAGE

Type of Award or Package	1974-75	1975-76	1976-77	1977-78
A. Unduplicated Count*				
Less than $10,000	51.0%	50.0%	43.2%	43.7%
$10,000 - 14,999	28.6	27.5	29.4	24.9
$15,000 - 24,999	16.1	17.7	21.4	23.0
$25,000 and over	4.2	4.8	6.1	8.3
Total	100.0%	100.0%	100.0%	100.0%
B. BEOG only				
Less than $10,000	51.8%	56.2%	50.3%	52.6%
$10,000 - 14,999	27.0	25.0	27.1	22.8
$15,000 - 24,999	16.2	13.7	16.3	16.5
$25,000 and over	5.0	5.1	6.3	8.2
Total	100.0%	100.0%	100.0%	100.0%
C. SEOG only				
Less than $10,000	43.6%	40.2%	27.4%	26.8%
$10,000 - 14,999	28.6	30.1	35.4	26.5
$15,000 - 24,999	19.5	23.3	29.9	33.0
$25,000 and over	8.3	6.5	7.4	13.6
Total	100.0%	100.0%	100.0%	100.0%

*Includes students receiving some form of OE need-based student aid: BEOG, SEOG, CWS or NDSL.

Table 15 (con't)

Type of Award or Package	1974-75	1975-76	1976-77	1977-78
D. CWS only				
Less than $10,000	31.0%	24.3%	15.0%	10.8%
$10,000 - 14,999	34.7	32.6	30.1	25.6
$15,000 - 24,999	27.0	33.6	41.1	45.2
$25,000 and over	7.2	9.5	13.8	18.4
Total	99.9%	100.0%	100.0%	100.0%
E. NDSL only				
Less than $10,000	27.5%	17.5%	11.2%	9.6%
$10,000 - 14,999	40.2	34.1	31.5	23.7
$15,000 - 24,999	27.7	40.5	47.3	50.1
$25,000 and over	4.6	7.9	9.9	16.6
Total	100.0%	100.0%	100.0%	100.0%
F. BEOG plus SEOG				
Less than $10,000	69.4%	68.6%	63.6%	64.6%
$10,000 - 14,999	20.4	22.9	24.8	21.6
$15,000 - 24,999	8.3	6.7	9.2	10.7
$25,000 and over	1.9	1.8	2.4	3.0
Total	100.0%	100.0%	100.0%	100.0%
G. BEOG plus CWS/NDSL				
Less than $10,000	61.1%	57.7%	50.7%	51.6%
$10,000 - 14,999	26.9	27.9	32.0	27.5
$15,000 - 24,999	10.1	12.1	14.7	17.2
$25,000 and over	1.9	2.3	2.7	3.7
Total	100.0%	100.0%	100.1%	100.0%

Table 15 (con't)

Type of Award or Package	1974-75	1975-76	1976-77	1977-78
H. SEOG plus CWS/NDSL				
Less than $10,000	52.5%	34.0%	22.4%	16.5%
$10,000 - 14,999	32.8	37.6	41.9	35.1
$15,000 - 24,999	12.3	25.2	31.5	41.8
$25,000 and over	2.4	3.3	4.2	6.5
Total	100.0%	100.0%	100.0%	100.0%
I. CWS plus NDSL				
Less than $10,000	—	20.6%	9.9%	10.9%
$10,000 - 14,999	—	39.5	36.6	27.7
$15,000 - 24,999	—	35.4	46.3	51.0
$25,000 and over	—	4.6	7.2	10.2
Total	—	100.0%	100.0%	100.0%
J. BEOG plus SEOG plus CWS				
Less than $10,000	—	73.5%	61.0%	60.6%
$10,000 - 14,999	—	17.2	25.3	25.4
$15,000 - 24,999	—	6.6	10.0	10.5
$25,000 and over	—	2.8	3.7	3.4
Total	—	100.0%	100.0%	100.0%

Source: ACE/PAS, March 1979, based on CIRP data on first-time full-time freshmen.